IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):

David Griffith

Title:

ACTUARY MANIPUTABLE RATING MODEL AND SYSTEM

Application No.:

09/775,019

Filed:

February 1, 2001

Examiner:

Natalie Pass

Group Art Unit:

3626

Atty. Docket No.: 027-0001

005 0001

Confirmation No.:

7486

September 21, 2006

Mail Stop Appeal Brief - Patents Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AFTER APPEAL (37 C.F.R. § 41.33(b))

This paper is being submitted concurrently with the Appeal Brief. Claims 22-23 are cancelled. Since the amendment comports with 37 C.F.R. § 41.33(b), entry is respectfully requested.